



TOKIOMARINE  
AMERICA



TOKIOMARINE  
HCC



# OCEAN MARINE CARGO / PRODUCT CONTAMINATION INSURANCE



# OCEAN MARINE CARGO



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**Tokio Marine America is one of the world's leading underwriters of marine insurance with a global network of over 400 cities in 38 countries that work together to offer you superior service and protection.**

Tokio Marine America has a long standing history in writing Ocean Marine Cargo insurance since 1879. For more than a century our priority has been customer satisfaction and the scope of our services extends well beyond the levels of a standard insurance provider.

TMA customized ocean marine programs provide coverage for goods in transit by ocean or air, almost anywhere in the world. Our seamless coverage enables TMA to provide protection from 'warehouse-to-warehouse'.

As part of our Ocean Marine offering, your interests are well served by unmatched financial strength and a dedicated team of underwriting experts that will tailor coverage to fit your needs.

In the event of a loss, we understand the importance of efficient and fair claims handling. Our claims service is comprised of a team of skilled specialists who are ready to help with any claims.

## APPETITE

### Our Target Customers

- Importers and exporters
- Manufacturers
- Distributors
- Freight forwarders
- Air cargo carriers
- Customers brokers
- Logistics providers
- Ocean cargo carrier
- Wholesalers and retailers

### Types of Risk We Cover

- Ocean transit, air transit
- Inland transit, truck and rail
- Legal liability for cargo, carriers, and air
- NVOCC, indirect air carrier
- Warehouse storage
- War risks, strikes, riots, and civil commotion risks

## PRODUCT FEATURES

### Tailored Policy Coverage

- Trade disruption coverage
- Contingent coverage up to \$1 million limit
- Container demurrage charge during claims inspection
- Concealment damages of shipments in transit
- Storage of goods prior to or after transit
- Removal of brands and trademarks before salvage
- Inspection, repackaging, and reshipping expenses
- Removal and disposal of debris after loss
- Expedited repair or replacement expenses
- Loss to property cause by insufficient packaging
- Contingent coverage when a shipper's policy is insufficient

## SPECIALIZED SERVICES

- Broad, global network of claims settling
- Analysis of damage trends and statistical reporting
- Loss control and damage prevention recommendations
- Review of operational and contractual agreements to identify risks
- Security assessments and best practices
- Load, stow and secure surveys
- Vessel outturn inspection and control
- Supply chain risk analysis and risk monitoring

### Policy Form

Tokio Marine America Insurance Company (TMAIC) Broad All Risks Form.

## Minimum Premium

\$10,000

## Electronic Reporting

We provide access to an eCert system which means Certificates of Insurance can be issued quickly and conveniently online

## Claims

TM Claims Service, Inc. provides a broad range of transportation related claims services involving all major transport modes through fully-staffed marine departments in our New York and Pasadena offices.

**+100** years  
in the United States

**\$170 billion**  
in Total Assets

**Excellent** security of  
**A++ (Superior)**  
for the Group (AM Best)

**40,000** employees  
worldwide

# PRODUCT CONTAMINATION



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**Tokio Marine HCC - Specialty Group has been writing product contamination insurance for the food and beverage industry since 1990.**

Our policy provides coverage to help companies deal with the financial consequences of a product contamination crisis including expert crisis response services by Stericycle® ExpertSOLUTIONS™.

Because we specialize in small to medium food and beverage risks with sales of up to US \$500 million, we can provide a customized policy that addresses the needs of the mid-market segment.

Our policy is designed to provide critical coverages for contamination incidents and related exposures not contemplated under the scope of general liability or product extortion insurance.

Specialty Group's team of underwriters and claims professionals are readily available to discuss coverages and design a comprehensive protection package for your company.

## APPETITE

### Our Target Customers

- Manufacturers
- Retailers
- Wholesalers
- Distributors
- Importers

## PRODUCT FEATURES

### Tailored Policy Coverage

- Recall-related expenses, including laboratory analysis, transportation, radio, Internet and television announcement and third party recall expenses
- Loss of gross profit for a period of up to 18 months
- Rehabilitation expenses
- Value of contaminated products
- Crisis response and consultant expenses including public relations and recall consultants
- Increased cost of working
- Extortion costs
- Full policy limits for government recall
- Full policy limits for adverse publicity
- 10% premium allowance for pre-incident planning with ExpertSOLUTIONS™

## OPTIONAL COVERAGES/ SERVICES

- Customer loss of gross profit for a period of up to 18 months
- Third party expense indemnity
- Government determination (enhanced)
- Comprehensive product refusal
- Capacity of up to US \$10 million
- Excess capacity of up to US \$15 million excess primary US \$10 million
- Multi-year policy periods available for select risks at a discounted rate
- No Self Insured Retention applying to crisis consultant expenses or extortion costs

**+28** years  
underwriting experience

**\$33.8 billion**  
in Total Assets

**Excellent** security of  
**A++ (Superior)**  
for the Group (AM Best)

24-Hour Crisis Consultants  
**ExpertSOLUTIONS™**

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## About Tokio Marine America

Tokio Marine America (TMA) is the marketing name for Tokio Marine America Insurance Company (TMAIC), Trans Pacific Insurance Company (TPI), and TNUS Insurance Company (TNUS). For over 100 years, TMA has offered comprehensive commercial property and casualty insurance products to some of the world's largest and most distinguished organizations in a variety of industries in all 50 U.S. states, Puerto Rico, and the District of Columbia. With the highest financial strength rating 'A++' (Superior) by A.M. Best Company and 'A+' rating for counterparty credit and financial strength by Standard & Poor's, TMA provides unique insurance and risk management tools from experienced staff, and fair and timely claim settlements from a skilled team of claim professionals. For more information, please visit [www.tmamerica.com](http://www.tmamerica.com).

## About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,600 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$33.8 billion\*. For more information, please visit [www.tmhcc.com](http://www.tmhcc.com).

\* As of 12/31/2017

# Contact us

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